



TRICARE[®]

Your Military Health Plan

Introduction to TRICARE

Updated February 2015



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Defense Health Agency. All rights reserved.*

What Is TRICARE?

TRICARE is ...

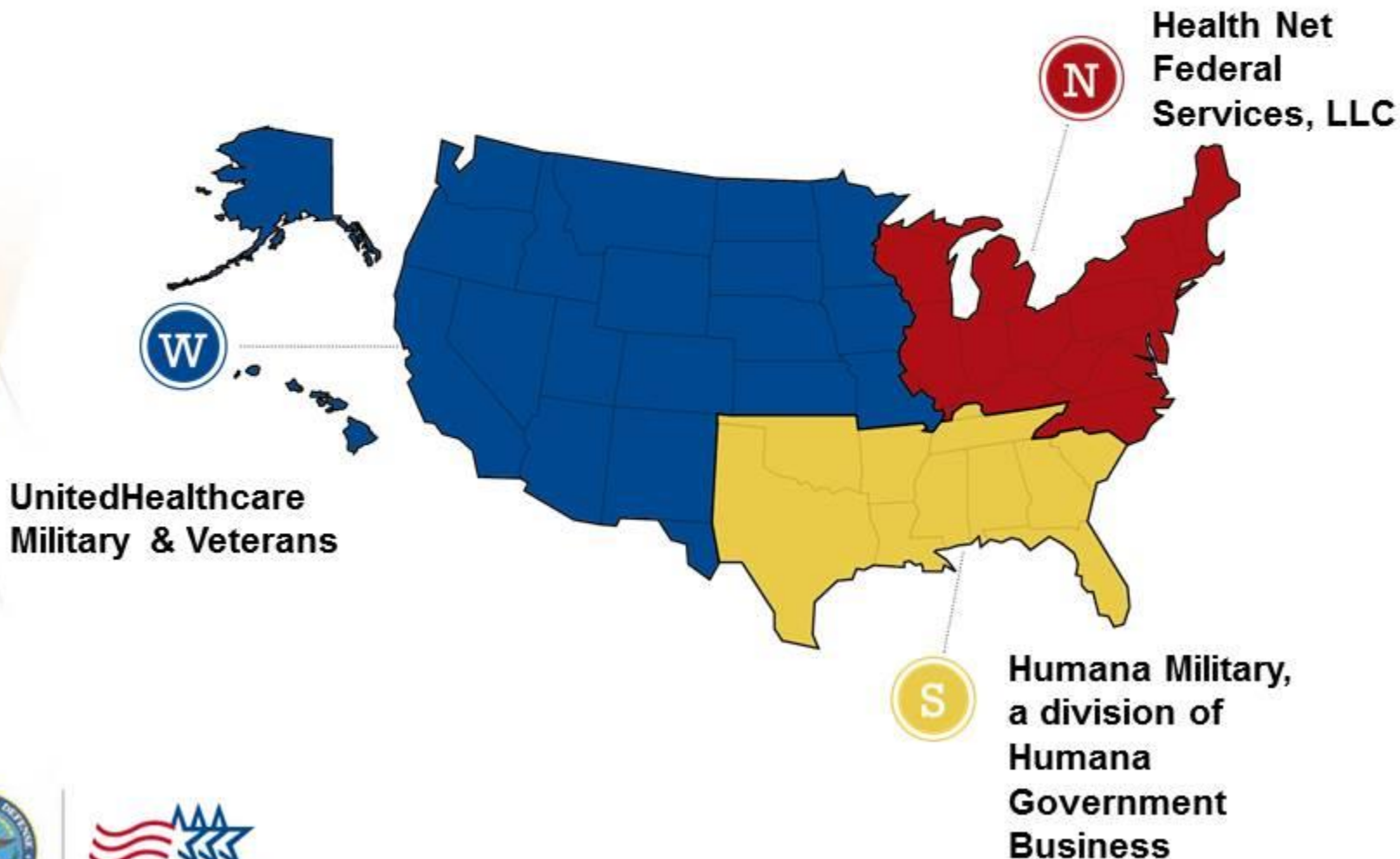
- ... the **health care program** for active duty service members, National Guard and Reserve members, retirees, family members, survivors, and certain former spouses worldwide
- ... a **network of Military Health System resources and civilian health care professionals** working together to foster, protect, sustain, and restore health for those entrusted to their care



What Is TRICARE?

TRICARE Stateside Regions

TRICARE is available worldwide and managed regionally.



Register Your Family in DEERS

Registration in DEERS is key to TRICARE eligibility

- Defense Enrollment Eligibility Reporting System (DEERS)
- Take action! Register your family members in DEERS:
 - In person at a uniformed services ID card-issuing facility
Find a facility: www.dmdc.osd.mil/rsi
 - By sending required documentation to:
Defense Manpower Data Center Support Office
400 Gigling Road
Seaside, CA 93955-6771
- Proper documentation is required.



TRICARE Eligibility Updating DEERS

- Keep your contact information up to date:
 - Online: **<http://milconnect.dmdc.mil>**
 - Phone: 1-800-538-9552
 - Fax: 1-831-655-8317
 - By visiting a uniformed services ID card-issuing facility:
www.dmdc.osd.mil/rsl
 - More information: **www.tricare.mil/deers**
- Remember to register in/update DEERS whenever there is a change in the family (*e.g., marriage, birth, adoption, divorce, death*) or when you move.



TRICARE Eligibility

Family Member Eligibility

Relationship	Benefits
Spouses and Dependents	<ul style="list-style-type: none">• Eligible for TRICARE benefits
Unmarried Children	<ul style="list-style-type: none">• Until reaching age 21 (<i>or age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides more than 50 percent of the financial support</i>), until reaching age 26• Retain eligibility after parents divorce or remarry
Dependent Parents	<ul style="list-style-type: none">• Eligible for care at MTFs on a space-available basis only• May be eligible for care at select MTFs through TRICARE Plus• Eligible for TRICARE pharmacy options with Medicare Parts A and B
Former Spouses	<ul style="list-style-type: none">• Eligibility based on years of marriage• For more information, contact the DMDC Support Office: 1-800-538-9552.



TRICARE Eligibility

Survivor Eligibility

Relationship	Benefits	
	Active Duty Family Members	National Guard and Reserve Family Members
Surviving Spouse	<ul style="list-style-type: none"> • Eligible for TRICARE benefits until remarriage • First three years: ADFM coverage • After three years: Same coverage as a retiree family member 	<ul style="list-style-type: none"> • TRICARE Reserve Select: Eligible up to six months from date of sponsor's passing • TRICARE Retired Reserve: Eligible until the sponsor would have turned 60
Surviving Children	<ul style="list-style-type: none"> • Eligible for TRICARE benefits as ADFMs until they age out, marry, or otherwise lose TRICARE eligibility 	<ul style="list-style-type: none"> • TRICARE Reserve Select: Eligible up to six months from date of sponsor's passing • TRICARE Retired Reserve: Eligible until the sponsor would have turned 60 or until they age out, marry, or otherwise lose TRICARE eligibility



Benefit Information: TRICARE Prime Options

TRICARE Prime®

TRICARE Prime is a managed care option, meaning most of your care is provided by a primary care manager (PCM) dedicated to your care. Enrollment is required for TRICARE Prime options.*

Program	Description
TRICARE Prime	Available to active duty service members (ADSMs) and their families, retired service members and their families, survivors, certain former spouses, and others living near a military treatment facility (MTF) or areas within the TRICARE network

* ADSMs must enroll in either TRICARE Prime or TRICARE Prime Remote.



Benefit Information: Other TRICARE Programs

TRICARE Standard and TRICARE Extra

Other TRICARE programs allow you to see any TRICARE-authorized provider for care.

Program	Description
TRICARE Standard and TRICARE Extra	Option for active duty family members (ADFMs), retired service members and their families, survivors, certain former spouses, and others who are not eligible for TRICARE Prime based on location or prefer additional freedom to choose their provider



Benefit Information: Other TRICARE Programs

TRICARE Young Adult and TRICARE For Life

Other TRICARE programs allow you to see any TRICARE-authorized provider for care.

Program	Description
TRICARE Young Adult (TYA)	Option for qualified, unmarried dependents who have not yet reached age 26
TRICARE For Life (TFL)	Medicare-wraparound coverage for beneficiaries who are entitled to premium-free Medicare Part A and have Medicare Part B* (<i>these beneficiaries should generally follow Medicare guidelines for accessing care</i>)

* In most cases, TRICARE is the last payer after other health insurance (OHI), including Medicare.



Benefit Information: Other TRICARE Programs

TRICARE Reserve Select® and TRICARE Retired Reserve®

Other TRICARE programs allow you to see any TRICARE-authorized provider for care.

Program	Description
TRICARE Reserve Select (TRS)	Option for qualified Selected Reserve of the Ready Reserve members, their eligible family members, and qualified survivors
TRICARE Retired Reserve (TRR)	Option for qualified Retired Reserve members, their eligible family members, and qualified survivors



Benefit Information

TRICARE Pharmacy Program

Pharmacy Option	Formulary Drugs		Non-Formulary Drugs ¹
	Generic	Brand Name	
Military Pharmacy (up to a 90-day supply)	\$0	\$0	Not available
TRICARE Pharmacy Home Delivery (up to a 90-day supply)	\$0	\$16	\$46
TRICARE Retail Network Pharmacy (up to a 30-day supply) ²	\$8	\$20	\$47 ³

1. Approval is required for ADSMs. Non-formulary drugs may be obtained free of charge by ADSMs only if medical necessity is established. All other beneficiaries will pay the copayments listed above. Medical-necessity information should be submitted along with the prescription. For more information, visit www.tricare.mil/pharmacy.
2. To have a 90-day supply of a prescription filled, pay the copayment for each 30-day supply.
3. Some non-formulary drugs are only covered through home delivery. Check with Express Scripts, Inc. before filling prescriptions for non-formulary drugs at a retail network pharmacy.



Benefit Information

TRICARE Pharmacy Program (*continued*)

Pharmacy Option	Formulary Drugs		Non-Formulary Drugs
	Generic	Brand Name	
Non-Network Pharmacy (<i>up to a 30-day supply</i>)	TRICARE Prime options: 50% cost-share applies after point-of-service (POS) deductible is met		TRICARE Prime options: 50% cost-share applies after POS deductible is met
	All other beneficiaries: \$20 or 20% of the total cost, whichever is greater, after the annual deductible is met		All other beneficiaries: \$47 or 20% of the total cost, whichever is greater, after the annual deductible is met



Benefit Information

Dental Program Options

- Active Duty Dental Program (ADDP)
 - Available to ADSMs
 - Care through military dentist referrals and remote access
 - For more information, visit **www.addp-ucci.com**
- TRICARE Dental Program (TDP)
 - Available to eligible ADFMs and National Guard and Reserve members and their families
 - For more information, visit **<https://mybenefits.metlife.com/tricare>**
- TRICARE Retiree Dental Program (TRDP)
 - Available to retired service members and their families, retired National Guard and Reserve members, survivors, and others
 - For more information or to enroll online, visit **www.trdp.org**



Behavioral Health Care Services

TRICARE behavioral health care services are available for you and your family:

- **Emergency services:** Required when an individual considers himself or herself, or is perceived by others, to be an immediate risk to self or others. Call **911** or go to the nearest emergency room.
- **Outpatient services:** Provided without an overnight stay, including the first eight visits to a network provider for a medically diagnosed and covered condition per fiscal year (*October 1–September 30*).
- **Inpatient services:** Require an overnight stay (*e.g., substance use rehabilitation programs*).

Note: ADSMs must have a referral and prior authorization before seeking nonemergency behavioral health care outside of a military hospital or clinic.



Other Important Information

TRICARE Self-Service Options Online

You can manage your TRICARE benefit at home or on the go. Visit the Secure Login page at **www.tricare.mil/securelogin** to:

- Manage your enrollment
- Make a fee or premium payment
- Check your claim, referral, or prior authorization status
- Update contact information in DEERS

... and **much more!**



Other Important Information

Annual Catastrophic Cap

- Limits the amount of out-of-pocket expenses a family will pay for TRICARE-covered medical services
- Applies to all covered services, including annual deductibles, pharmacy copayments, TRICARE Prime enrollment fees, and other cost-shares, based on TRICARE-allowable charges
- \$1,000 total for ADFMs and TRS beneficiaries
- \$3,000 per family for all other beneficiaries
- TRICARE pays beneficiaries' portion of the TRICARE-allowable amount for all covered services for the rest of the fiscal year when catastrophic cap is met
- Point-of-service (POS) charges and additional non-network provider charges not counted toward cap



Other Important Information

TRICARE and Other Health Insurance

- TRICARE serves as the last payer to all other health benefits and insurance plans, except for Medicaid, TRICARE supplements, the Indian Health Service, and certain other federal and state programs.
- If you have other health insurance (OHI):
 - Fill out your regional contractor's *TRICARE Other Health Insurance Questionnaire*: **www.tricare.mil/forms**.
 - Follow the referral and authorization rules for your OHI.
 - Tell your provider about your OHI and TRICARE.
 - Show your provider your insurance card.



Other Important Information

Social Security Number Removal

- In an effort to protect the privacy of TRICARE beneficiaries, the Department of Defense is removing Social Security numbers from military ID cards, including the Common Access Card.
- Your new ID card will have one or both of the following:
 - A 10-digit DoD ID number
 - A DoD Benefits Number (DBN), if you are eligible for DoD benefits
- You will not need a new ID card until your old card expires.
- For more information, visit **www.tricare.mil/ssn**.



For Information and Assistance

Stateside Regional Contractors

TRICARE North Region

Health Net Federal Services, LLC
1-877-TRICARE (1-877-874-2273)
www.hnfs.com

TRICARE South Region

Humana Military, a division of
Humana Government Business
1-800-444-5445
Humana-Military.com

TRICARE West Region

UnitedHealthcare Military & Veterans
1-877-988-WEST (1-877-988-9378)
www.uhcmilitarywest.com

General Contact Information

TRICARE Web Site: www.tricare.mil

Contacts: www.tricare.mil/contacts

Reserve and Service Member Support Office,
Great Lakes: www.tricare.mil/mmso

Overseas Regional Contractor

International SOS Assistance, Inc.
www.tricare-overseas.com

Eurasia-Africa:

+44-20-8762-8384 (*overseas*)
1-877-678-1207 (*stateside*)

Latin America & Canada:

+1-215-942-8393 (*overseas*)
1-877-451-8659 (*stateside*)

Pacific:

Singapore: +65-6339-2676 (*overseas*)
1-877-678-1208 (*stateside*)
Sydney: +61-2-9273-2710 (*overseas*)
1-877-678-1209 (*stateside*)

Connect with TRICARE Online!



www.tricare.mil/media

